Beth and I went to college with a girl who was not your typical college student. Most college students are still learning time management and they aren’t very disciplined. That means they stay up late and don’t get enough sleep, they aren’t very organized or disciplined in how they spend their time, and they aren’t always great about getting assignments done when they are supposed to be done. This girl was pretty much the opposite.

She decided to treat school like a 9-5 job. She never slept in and she used all her spare time between classes to do her homework. She had taken a full load of classes, or maybe even more, and she had finished all her work for the semester by October. While everybody else was stressing out about getting their final projects done and taking final exams, she was resting easy because she had managed her time very well. She was a good steward with the time she was given that semester. The only bad thing was when she was done and ready to actually have some fun with her friends, everybody else was just getting started with their biggest projects of the year, so she had no one to hang out with.

The dictionary will tell you that a steward is someone who acts as the surrogate of another by managing property, financial affairs, and estates. It’s someone who is responsible for overseeing and protecting something considered worth caring for and preserving. That’s a good definition, but it’s a little wordy. I want to give you a much simpler definition of stewardship in our context. Stewardship is simply what we do with the things God has entrusted to us.

We are all stewards, every one of us. We have all been given things by God to manage and care for. Everyone is a steward. The question is are you a good steward, or a bad steward?

When you think about stewardship, most people probably automatically think about money. Money is a big part of stewardship, but that’s not what it’s all about. God has given us far more than just our money to manage and care for. We have been given things like our time, our physical possessions, our gifts, abilities, and talents. Those are all things we have been entrusted with that God expects us to care for and to manage. So we need to think about stewardship from the perspective of our entire lives, not just our checkbooks and account balances.

God’s expectation for us to be good stewards started from the very beginning. God gave a mandate to Adam and Eve to be good stewards in :

**Genesis 1:28–29 ESV — 28** And God blessed them. And God said to them, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.” **29** And God said, “Behold, I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food.

You can hear the call to stewardship in that passage from the very beginning. God told them that he was giving them dominion, control, over everything on the earth. Every plant, animal, bird, and fish on the planet. But notice that there was also an expectation that they would take care of the things that God had given to them.

Even before sin ever entered into the world, before Adam ever had the curse of his work being toilsome, there was still work to be done, there were still plants to be tended and gardens to cultivate. Adam and Eve were called to be good stewards of all that God had given to them. They passed the mandate to care for what God has given us down to every person after them.

**Psalm 24:1–2 ESV — 1** The earth is the Lord’s and the fullness thereof, the world and those who dwell therein, **2** for he has founded it upon the seas and established it upon the rivers.

Take a moment to reflect on that. Stewardship begins with the realization that everything ultimately belongs to God and that he has simply put what he owns in our care for a time. What does it mean that God owns everything? How does that change the way that we view our possessions? How does that change the way we think about ourselves?

If you are anything like me, you view your things as your own possessions. You are their owner, and most of them you worked to acquire. We often feel very proud of the things we have accomplished, of the things that we have.

Maybe you have bought or built your own home and that’s an achievement you’re proud of. A lot of people live by the old saying ‘A man’s home is his castle’. If you own your own home, that’s your domain, your property, your kingdom. And we generally treat it that way.

Maybe your parents said to you, or maybe you have said to your kids, ‘My house, my rules’. I know that when I was getting older, my parents made it very clear to me that if I was going to continue to live under their roof, I was expected to live by their rules.

One of the rites of passage for a teenager is when they get their first car. That’s their possession, their car that they can do what they please with. Maybe for you, your greatest possession is your money. Maybe you are most proud of the fact that you have a good retirement saved up and you are financially secure. For most people, a large balance in their bank account is something to be proud of. It’s something they have accomplished, that they have worked for and built up of their own strength and financial wisdom. All of those things are signs that we look at what we have as our possessions, as our property, our domain, our own personal kingdom.

Jesus told a parable about a man who thought that everything he had was his own in:

**Luke 12:16–21 ESV — 16** ...“The land of a rich man produced plentifully, **17** and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ **18** And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. **19** And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” ’ **20** But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ **21** So is the one who lays up treasure for himself and is not rich toward God.”

This man was very much like we often are. He was proud of himself. He was thrilled that he had enough stored up that he could kick back and relax for a while, and he was looking forward to not having to work for a living anymore. But he thought everything he had was because of his own doing, his own wisdom, and his own financial prowess. He forgot who it was that really provided all that he had. He thought of himself before he thought about God, or about anyone else. That’s what can happen when we forget that everything we have ultimately belongs to God.

Last week we talked about how making Jesus Lord of our lives is vital to discipleship. We cannot truly be disciples of Jesus if we are not letting him be Lord. That means he is in control not just of our decisions and what we do, but of everything that we have been entrusted with. It means that we use everything we have for his benefit, for his glory.

We have been blessed with an abundance of possessions including our clothes, our vehicles, our homes, and everything in our homes. But we have to realize that all of those things ultimately belong to our Lord. We are caring for and managing the things that God gives us for a time and we are expected to use them for his glory.

When we forget that we tend to make it all about us. We make our possessions all about building ourselves up, and making ourselves great in the eyes of the world. We store up treasures on earth instead of in heaven, and there we make a grave mistake.

We often talk about being grateful for all that God has given to us. But here’s something to think about: do we really look at those things as something God has given to us, or do we look at them as things that God has given us the ability to accomplish on our own? You see, stewardship starts with our attitude about what we have.

How would the way that you look at your possessions change if you began to look at them as things that God has given you and God ultimately owns, rather than things that you own and that you have worked for?

We might start to look at our homes not as our castles, not as our kingdom, but as an extension of God’s kingdom. Instead of making statement like ‘My house, my rules’ we might start to say things like Joshua did when he said ‘As for me and my house, we will serve the Lord’.

Instead of thinking of our bank accounts and our possessions as our accomplishments and our property, we might really start to look at the things we have as things that God has handed to us for a time. Things he has given us stewardship over for a time. That will radically change the way that we use what we have.

I had a professor that always talked about the way that his son, Jason, practiced stewardship. He had helped his son buy a small pickup truck. When he bought it, he made sure that his son knew that he expected him to be a good steward of his truck, to take care of it, to do the maintenance, but most of all to use it for God’s kingdom.

A lot of college kids are really stingy with their vehicles. Trying to find someone to take you somewhere could be really tough if you didn’t have a vehicle at school, especially at place like Lincoln, where you really couldn’t walk to places like the grocery store, or any restaurants. But Jason wasn’t like that at all. He really looked at his pickup truck as something that God had provided for him. It was something he to used for the glory of God and to help build up the Kingdom of God.

So anytime someone needed a ride, he was always available. But more than that, whenever someone was moving and they needed a hand, Jason was there to offer his time, and his truck. On a college campus, when everyone moves back and forth between dorms, apartments, and their hometowns every semester that was a big deal.

Not only that, but Jason’s experience doing maintenance on his own truck gave him valuable experience fixing cars, which landed him a job doing maintenance on the school’s vehicles. And then on his own time, he would use his access to the school’s maintenance bay and his knowledge of cars to help fellow students fix their cars for just the cost of the parts.

That is stewardship in practice with something as simple as a pickup truck. That’s the kind of thing that can happen when you start to look at your stuff as God’s possession, not your own. You start to think about other people first, and you start to think of your stuff, and even yourself, as something under God’s ownership to do with what he will.

Jason didn’t do those things because he was obligated to. He wasn’t forced to help people with their cars or help people move. He did that because wanted to use what he was entrusted with for God’s glory and because his heart was in the right place.

Sometimes we try to be good stewards, but it’s for all the wrong reasons. We give because we feel like we have to. We serve because we feel obligated. We commit to things because we think no one else will, and somebody has to do it.

The Israelites often thought that way as well. They thought that God needed their worship, that he needed their sacrifices. Sometimes we think of God that way as well, as if God needs us to worship him, as if he needs our money, he needs our sacrifices. But that’s the wrong way to think about this entirely. We see that pretty clearly in**:**

**Psalm 50:7–15 ESV — 7** Hear, O my people, and I will speak; O Israel, I will testify against you. I am God, your God. 8 Not for your sacrifices do I rebuke you; your burnt offerings are continually before me. 9 I will not accept a bull from your house or goats from your folds. 10 For every beast of the forest is mine, the cattle on a thousand hills. 11 I know all the birds of the hills, and all that moves in the field is mine. 12 If I were hungry, I would not tell you, for the world and its fullness are mine. 13 Do I eat the flesh of bulls or drink the blood of goats? 14 Offer to God a sacrifice of thanksgiving, and perform your vows to the Most High, 15 and call upon me in the day of trouble; I will deliver you, and you shall glorify me.

What God really desired was not the bulls and lambs the Israelites offered to him, but an offering that was made with a heart of thanksgiving. An offering that was made from the heart, not just because it was what they were told to do. God wants the same thing from us today. God doesn’t want us to give, or be active in the church, or use our gifts and talents for the Kingdom because we feel like we have to. He wants us to offer those things out of a grateful heart.

David recognized that in what he prayed to God in Psalm 51**.**

**Psalm 51:16–17 (ESV) — 16** For you will not delight in sacrifice, or I would give it; you will not be pleased with a burnt offering. **17** The sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise.

**Hosea 6:6 (ESV) — 6** For I desire steadfast love and not sacrifice, the knowledge of God rather than burnt offerings.

You see, there is nothing we can give God that pleases him more than giving him our hearts. There is no amount of money we could give that makes up for our sin, there is no amount of work that we can do for the church. Even making ministry your vocation is not enough. What God really wants is the grateful and sincere offering of our hearts. Stewardship begins with that, because it is only when our hearts are aligned with God that we will start to recognize the way God really wants us to use what he has entrusted to us.

This is where stewardship and discipleship meet. Jesus said: **Matthew 6:20–21 ESV — 20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also.

Where we spend what we treasure most is where our hearts are usually at. For some people that’s money, for others it’s time. If you show me your calendar and your checkbook, I could make a pretty good guess about where your priorities lie. How you spend your time and your resources is a pretty good indicator of where you are in your walk with Christ.

Stewardship is not just a money issue. It’s not just an issue of where you spend your time and resources. Stewardship is a discipleship issue. Poor stewardship is rarely the main problem. Poor stewardship is a symptom of poor discipleship. Good stewardship is a characteristic of growing disciples.

So what does stewardship look like beyond Adam tending a garden, or a college kid being generous with his truck. What does it look like for disciples of Jesus waiting for him to return to be good stewards with what we’ve been given until he returns? Jesus told a story about that in:

**Matthew 25:14–15 ESV — 14** “For it will be like a man going on a journey, who called his servants and entrusted to them his property. **15** To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.

Jesus told this parable to teach about the way we should live and the way we should use what God has given us while we wait for Jesus to return. One thing we have to understand to really get the gravity of this situation is just how much money a talent was. One talent was equal to 20 years wages for a servant like this. So these servants were given 20 years wages, 40 years wages, and 100 years wages. This was more money than any of them had ever seen in one place, and far more than they would ever make in their entire lives.

When you start to understand the kind of numbers that are involved here, you realize just how much this master entrusted each of his servants with. This master knew which ones he could entrust the larger amounts to, and which ones he should give a smaller amount. They were all handed a huge amount of money, but the money wasn’t for them to keep. They were expected to do something with it.

Our Master has entrusted us with some incredible gifts, and we’re expected to do something with the gifts God has given us. Some people use their gifts for the Kingdom of God all the time. Unfortunately, many Christians allow their gifts and talents lie unused and they grow stagnant over time. It turns out that the same thing happened with the servants in this parable.

**Matthew 25:16–18 ESV — 16** He who had received the five talents went at once and traded with them, and he made five talents more. **17** So also he who had the two talents made two talents more. **18** But he who had received the one talent went and dug in the ground and hid his master’s money.

You can see the difference in the stewardship of these servants in the way that they used what their master gave them. The servants who were given the five and two talents put the master’s money to work. They immediately started to use that money wisely so they would have something to show when the master returned. But the third servant was afraid to take the risk. He was afraid to fail. He was afraid that he wouldn’t have anything to show when the master returned, so he did absolutely nothing with what the master gave him.

Sometimes we act like these first two servants, making good use of our gifts and abilities and making an impact for the Kingdom of God. But sometimes we are more like the third servant, who took the money the master had given him, and simply buried it in the backyard

My mom’s parents both grew up during the Great Depression, and they saved absolutely everything. After my grandma died, we were going through their garage, and I think that every cabinet in their garage was filled with every butter bowl and cool whip dish they had ever bought that they had saved and washed out so they would have them if they ever needed them.

One of the things that they found was a coffee can full of cash that had been sitting in their closet for years doing absolutely nothing. They had other investments, but that money wasn’t invested at all. It was sitting there collecting dust instead of collecting interest. That’s exactly what this man did. The money his Master had given him was sitting idle. It wasn’t doing anything. It wasn’t building interest over time. It wasn’t building the Master’s portfolio. It was just dormant.

**Matthew 25:19–23 ESV — 19** Now after a long time the master of those servants came and settled accounts with them. **20** And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ **21** His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ **22** And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ **23** His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’

These two servants were faithful in what they had been given, and when their Master came back, he recognized their faithfulness. There was no comment about how the one servant had more than another, or that either one should have done more. Only that they had been good and faithful, and their reward was that they got to come into the joy of their Master.

But there was another servant who had also received gifts from the Master, one that was not faithful to do what the Master required with what he was given. When the third servant was brought in before the Master, you can tell that he knew this would be bad news. He started off by making excuses for why he didn’t earn any more than he was given**.**

**Matthew 25:24–25 ESV — 24** He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, **25** so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’

This servant was afraid that he wouldn’t please his Master, so instead of doing something risky with his Master’s gift. He decided to let it lie unused and dormantinstead. His master was furious.

**Matthew 25:26–30 ESV — 26** But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? **27** Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. **28** So take the talent from him and give it to him who has the ten talents. **29** For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. **30** And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

The Master didn’t give the talents to his servants for safe keeping, or so he wouldn’t lose them. He wanted to come back home to find that his servants had used the money wisely, and done something productive with what they had**.**

The first two servants doubled their investments, but I don’t think the Master required that kind of success. I think if the third servant had done anything productive with his talent at all, the Master would have been happy, but instead he squandered his gift**.**

Because the servant knew what he should do and didn’t do it, because he chose to let the Master’s gifts lie dormant, the Master responded with a severe punishment. His talent was given to the one who now had ten talents. I always thought that a bit unfair. Then I realized the point of this parable is not fairness, it’s faithfulness. What the Master really did is take the talent away from his unfaithful servant, and give it to the servant who had proven the most faithful steward.

I think more times than not, we are very much like the third servant. We have been given these gifts by God, and he intends for us to use them for his glory. But sometimes when we have a chance to use the gifts that God has given to us for his glory we drop the ball.

We don’t use what God has given to us well because we are afraid to take the risk. We are afraid to fail. We’re afraid we won’t accomplish anything. So the gifts God has given to us to use for building up his kingdom, end up being wasted because we are too afraid to trust God.

We have been given some incredible gifts by God, and it’s up to us to be good stewards of how we use the things that have been entrusted to us. If we make sure that our hearts are aligned with the heart of Jesus as his disciples, we won’t have a problem being good stewards of what we’ve been given. If we are, we will one day get to hear those words, “Well done, good and faithful servant. Enter into the joy of your Master.”

Isn’t that what you want to hear Jesus say to you when you see him face to face? To hear Jesus speak those words will be the greatest thing you could ever hear. To know that the way that you lived your life, and the way that you served him were honoring and glorifying to him.

More than that, we then get to enter into the joy of our Master. We get to spend eternity in the joy of our Master, in the presence of Jesus himself. That’s what will make a life of discipline, devotion, and discipleship to Jesus worth every second.